CLAIMS

1.   An electronic payment system for a customer to direct payment over an electronic funds transfer network from an originating bank, comprising:

means for receiving payment input data;

means for storing funds transfer static data;

means for storing funds transfer status data;

means for generating funds transfer data from the payment input data, the funds transfer static data, and the funds transfer status data; and

means for generating a funds transfer instruction from the funds transfer data, wherein the funds transfer data is appropriate to the originating bank and the electronic funds transfer network.

2.   The system of claim 1 wherein the funds transfer instruction generating means is responsive to funds transfer business logic.

3.   The system of claim 1 wherein the funds transfer static data comprises bank funds transfer information.

4.   The system of claim 1 wherein the funds transfer static data comprises credit card funds transfer information.

5.   The system of claim 1 wherein the customer provides the payment input data over the Internet from a personal computer.

6.   The system of claim 5 wherein the personal computer sends the payment input data in response to a single action.

7.   The system of claim 5 wherein the personal computer provides a payment button to send the payment input data at a single click of the payment button.

8.   The system of claim 7 wherein the payment button appears on a merchant Web page.

9.   The system of claim 7 wherein the payment button appears in an electronic wallet.

10.   The system of claim 7 wherein the payment button provides a blank for the customer to enter a customer ID.

11.   The system of claim 1 wherein the customer provides the payment input data over a wireless communications network.

12.   The system of claim 1 wherein the customer provides the payment input data over a private communications network.

13.   The system of claim 1 wherein the payment input data comprises customer identification, payment amount, and transaction date.

14.   The system of claim 13 wherein the payment input data further comprises customer authentication information.

15.   The system of claim 1 wherein the electronic funds transfer network is pre-determined.

16. The system of claim 1 wherein the electronic funds transfer network is selected from the group consisting of FEDWIRE, ACH, SWIFT, and CHIP.

17. An electronic payment method for a customer to direct payment over an electronic funds transfer network from an originating bank, comprising the steps of:

establishing funds transfer static data;

completing a transaction to the point of payment;

pushing a payment button to transmit payment input data;

creating funds transfer status data;

adding the funds transfer static data and the funds transfer status data to the payment input data to form funds transfer data;

monitoring the funds transfer data and conditions to see if the transfer should be executed;

waiting if the conditions are not met;

extracting funds transfer instructions from the funds transfer data by applying a funds transfer interface if the conditions are met; and

sending the funds transfer instructions to the originating bank.

18. The method of claim 17, further comprising the step of authenticating the identity of the customer.

19. The method of claim 18 wherein the step of authenticating the identity of the customer further comprises the step of checking a personal identification number.

20. The method of claim 18 wherein the step of authenticating the identity of the customer further comprises the step of checking biometric information.

21.   The method of claim 18 wherein the step of authenticating the identity of the customer further comprises the step of checking a software key.

5   22.   A computer readable medium storing a computer program for electronic payment, the computer program comprising:

computer readable code for establishing funds transfer static data;

computer readable code for completing a transaction to the point of payment;

10   computer readable code for pushing a payment button to transmit payment input data;

computer readable code for creating funds transfer status data;

computer readable code for adding the funds transfer static data and the funds transfer status data to the payment input data to form funds transfer data;

15   computer readable code for monitoring the funds transfer data and conditions to see if the transfer should be executed;

computer readable code for waiting if the conditions are not met;

computer readable code for extracting funds transfer instructions from the funds transfer data by applying a funds transfer interface if the conditions are met; and

20   computer readable code for sending the funds transfer instructions to the originating bank.

23.   The computer readable medium of claim 22, wherein the computer program further comprises computer readable code for authenticating the identity of the

25   customer.